STATE OF ARIZONA FILED

STATE OF ARIZONA

APR 15 2013

?		DEPARTMENT	OF	INSURANCE
---	--	------------	----	-----------

DEPT OF MASTRANCE

In the Matter of:)
	No. 12A-155- INS
BLISSARD, MALCOLM DEAN,)
(Arizona License Number 59230))
(National Producer Number 6730699))
) CONSENT ORDER
Respondent.)
)
	· · · · · · · · · · · · · · · · · · ·

The State of Arizona Department of Insurance ("Department") has received evidence that **Malcolm Dean Blissard ("Respondent")** violated provisions of Title 20, Arizona Revised Statutes. Respondent wishes to resolve this matter without the commencement of formal proceedings, and admits the following Findings of Fact are true and consents to entry of the following Conclusions of Law and Order.

FINDINGS OF FACT

- 1. Respondent is, and was at all material times, licensed as an Arizona resident accident/health and life insurance producer, Arizona license number 59230, which expires on May 31, 2013.
- 2. Respondent's address of record is: 8497 E. Montello Rd., Scottsdale, Arizona 85266 (business, mailing, and residence).
- 3. Respondent was at all material times contracted with USHEALTH Advisors, LLC ("USHEALTH") and appointed with Freedom Life Insurance Company of America ("Freedom Life") to transact insurance on their behalf Arizona.

- 4. On September 12, 2012, the Department sent to Respondent via email a subpoena requiring him to appear before the Department on September 25, 2012 at 10:00 AM to provide testimony in the matter of eight (8) fictitious health insurance applications submitted to Freedom Life.
- 5. On September 24, 2012, the Department received confirmation that the Respondent received the subpoena.
 - 6. On September 25, 2012, Respondent failed to comply with the subpoena.

CONCLUSIONS OF LAW

- 1. The Director has jurisdiction over this matter.
- 2. Respondent's conduct, as described above, constitutes violating any provision of Title 20 or a subpoena of the director, within the meaning of A.R.S.§20-295(A)(2).
- 3. Grounds exist for the Director to suspend, revoke, or refuse to renew Respondent's insurance license and/or order restitution pursuant to A.R.S. §§20-295(A) and (F).

ORDER

IT IS HEREBY ORDERED THAT:

GERMAINE L. MARKS
Director of Insurance

ine L Marks

Respondent has reviewed the foregoing Findings of Fact, Conclusions of Law

1.

1

5

10

8

23

- and Order. 2.
- Respondent admits the jurisdiction of the Director of Insurance, State of Arizona. and admits the foregoing Findings of Fact and consents to the entry of the foregoing Conclusions of Law and Order.
- 3. Respondent is aware of his right to notice and to a hearing, at which he may be represented by counsel, present evidence and examine witnesses. Respondent irrevocably waives his right to such notice and hearing and to any court appeals relating to this Consent Order.
- Respondent states that no promise of any kind or nature whatsoever, except as 4. expressly contained in this Consent Order, was made to him to induce him to enter into this Consent Order and that he has entered into this Consent Order voluntarily.
- Respondent acknowledges that the acceptance of this Consent Order by the 5. Director is solely to settle this matter against him and does not preclude any other agency, officer, or subdivision of this state including the Department from instituting civil or criminal proceedings as may be appropriate now or in the future.
- Respondent acknowledges that this Consent Order is an administrative action 6. that the Department will report to the National Association of Insurance Commissioners (NAIC) and that he may have to report this administrative action on any future licensing applications either to the Department or other States' Departments of Insurance.

<u>04-09-13</u> Date

Malcolm Dean Blissard, License No. 59230

1	COPIES of the foregoing mailed/delivered
	this 15th day of April, 2013, to:
2	
.	Smith Law Firm
3	Attn: David Burnell Smith
	4310 N. 75 th St. Suite A
4	Scottsdale, AZ 85251
	Attorney for the Respondent
5	
	Konnie Davis
6	USHEALTH Advisors, LLC
	3100 Burnett Plaza
7	801 Cherry Street, 29 th Floor
	Fort Worth, TX 76102
8	
	Jeannie Ricketts, Staff Attorney
9	Enforcement Section, MC 110-1A
	Compliance Division
10	P.O. Box 149104
	Austin, TX 78714-9104
11	Mary Kosinski, Executive Assistant for Regulatory Affairs
	TRICILY INCOMINANT. L.ACCUMENTO ACCIDING NOT A COMMINION A MICHIES
	_ · · · · · · · · · · · · · · · · · · ·
12	Mary Butterfield, Consumer Affairs Assistant Director
12	Mary Butterfield, Consumer Affairs Assistant Director Catherine M. O'Neil, Consumer Legal Affairs Officer
12 13	Mary Butterfield, Consumer Affairs Assistant Director Catherine M. O'Neil, Consumer Legal Affairs Officer Steve Fromholtz, Licensing Supervisor
	Mary Butterfield, Consumer Affairs Assistant Director Catherine M. O'Neil, Consumer Legal Affairs Officer Steve Fromholtz, Licensing Supervisor Charles Gregory, Investigations Supervisor
	Mary Butterfield, Consumer Affairs Assistant Director Catherine M. O'Neil, Consumer Legal Affairs Officer Steve Fromholtz, Licensing Supervisor
13	Mary Butterfield, Consumer Affairs Assistant Director Catherine M. O'Neil, Consumer Legal Affairs Officer Steve Fromholtz, Licensing Supervisor Charles Gregory, Investigations Supervisor Randy Markham, Investigator
13	Mary Butterfield, Consumer Affairs Assistant Director Catherine M. O'Neil, Consumer Legal Affairs Officer Steve Fromholtz, Licensing Supervisor Charles Gregory, Investigations Supervisor Randy Markham, Investigator Department of Insurance
13 14	Mary Butterfield, Consumer Affairs Assistant Director Catherine M. O'Neil, Consumer Legal Affairs Officer Steve Fromholtz, Licensing Supervisor Charles Gregory, Investigations Supervisor Randy Markham, Investigator Department of Insurance 2910 North 44 th Street, Suite 210
13 14	Mary Butterfield, Consumer Affairs Assistant Director Catherine M. O'Neil, Consumer Legal Affairs Officer Steve Fromholtz, Licensing Supervisor Charles Gregory, Investigations Supervisor Randy Markham, Investigator Department of Insurance 2910 North 44 th Street, Suite 210 Phoenix, Arizona 85018
13 14 15	Mary Butterfield, Consumer Affairs Assistant Director Catherine M. O'Neil, Consumer Legal Affairs Officer Steve Fromholtz, Licensing Supervisor Charles Gregory, Investigations Supervisor Randy Markham, Investigator Department of Insurance 2910 North 44 th Street, Suite 210
13 14 15	Mary Butterfield, Consumer Affairs Assistant Director Catherine M. O'Neil, Consumer Legal Affairs Officer Steve Fromholtz, Licensing Supervisor Charles Gregory, Investigations Supervisor Randy Markham, Investigator Department of Insurance 2910 North 44 th Street, Suite 210 Phoenix, Arizona 85018
13 14 15 16 17	Mary Butterfield, Consumer Affairs Assistant Director Catherine M. O'Neil, Consumer Legal Affairs Officer Steve Fromholtz, Licensing Supervisor Charles Gregory, Investigations Supervisor Randy Markham, Investigator Department of Insurance 2910 North 44 th Street, Suite 210 Phoenix, Arizona 85018
13 14 15 16	Mary Butterfield, Consumer Affairs Assistant Director Catherine M. O'Neil, Consumer Legal Affairs Officer Steve Fromholtz, Licensing Supervisor Charles Gregory, Investigations Supervisor Randy Markham, Investigator Department of Insurance 2910 North 44 th Street, Suite 210 Phoenix, Arizona 85018
13 14 15 16 17 18	Mary Butterfield, Consumer Affairs Assistant Director Catherine M. O'Neil, Consumer Legal Affairs Officer Steve Fromholtz, Licensing Supervisor Charles Gregory, Investigations Supervisor Randy Markham, Investigator Department of Insurance 2910 North 44 th Street, Suite 210 Phoenix, Arizona 85018
13 14 15 16 17	Mary Butterfield, Consumer Affairs Assistant Director Catherine M. O'Neil, Consumer Legal Affairs Officer Steve Fromholtz, Licensing Supervisor Charles Gregory, Investigations Supervisor Randy Markham, Investigator Department of Insurance 2910 North 44 th Street, Suite 210 Phoenix, Arizona 85018
13 14 15 16 17 18 19	Mary Butterfield, Consumer Affairs Assistant Director Catherine M. O'Neil, Consumer Legal Affairs Officer Steve Fromholtz, Licensing Supervisor Charles Gregory, Investigations Supervisor Randy Markham, Investigator Department of Insurance 2910 North 44 th Street, Suite 210 Phoenix, Arizona 85018
13 14 15 16 17 18	Mary Butterfield, Consumer Affairs Assistant Director Catherine M. O'Neil, Consumer Legal Affairs Officer Steve Fromholtz, Licensing Supervisor Charles Gregory, Investigations Supervisor Randy Markham, Investigator Department of Insurance 2910 North 44 th Street, Suite 210 Phoenix, Arizona 85018
13 14 15 16 17 18 19 20	Mary Butterfield, Consumer Affairs Assistant Director Catherine M. O'Neil, Consumer Legal Affairs Officer Steve Fromholtz, Licensing Supervisor Charles Gregory, Investigations Supervisor Randy Markham, Investigator Department of Insurance 2910 North 44 th Street, Suite 210 Phoenix, Arizona 85018
13 14 15 16 17 18 19	Mary Butterfield, Consumer Affairs Assistant Director Catherine M. O'Neil, Consumer Legal Affairs Officer Steve Fromholtz, Licensing Supervisor Charles Gregory, Investigations Supervisor Randy Markham, Investigator Department of Insurance 2910 North 44 th Street, Suite 210 Phoenix, Arizona 85018
13 14 15 16 17 18 19 20 21	Mary Butterfield, Consumer Affairs Assistant Director Catherine M. O'Neil, Consumer Legal Affairs Officer Steve Fromholtz, Licensing Supervisor Charles Gregory, Investigations Supervisor Randy Markham, Investigator Department of Insurance 2910 North 44 th Street, Suite 210 Phoenix, Arizona 85018
13 14 15 16 17 18 19 20	Mary Butterfield, Consumer Affairs Assistant Director Catherine M. O'Neil, Consumer Legal Affairs Officer Steve Fromholtz, Licensing Supervisor Charles Gregory, Investigations Supervisor Randy Markham, Investigator Department of Insurance 2910 North 44 th Street, Suite 210 Phoenix, Arizona 85018
13 14 15 16 17 18 19 20 21 22	Mary Butterfield, Consumer Affairs Assistant Director Catherine M. O'Neil, Consumer Legal Affairs Officer Steve Fromholtz, Licensing Supervisor Charles Gregory, Investigations Supervisor Randy Markham, Investigator Department of Insurance 2910 North 44 th Street, Suite 210 Phoenix, Arizona 85018
13 14 15 16 17 18 19 20 21	Mary Butterfield, Consumer Affairs Assistant Director Catherine M. O'Neil, Consumer Legal Affairs Officer Steve Fromholtz, Licensing Supervisor Charles Gregory, Investigations Supervisor Randy Markham, Investigator Department of Insurance 2910 North 44 th Street, Suite 210 Phoenix, Arizona 85018
13 14 15 16 17 18 19 20 21 22	Mary Butterfield, Consumer Affairs Assistant Director Catherine M. O'Neil, Consumer Legal Affairs Officer Steve Fromholtz, Licensing Supervisor Charles Gregory, Investigations Supervisor Randy Markham, Investigator Department of Insurance 2910 North 44 th Street, Suite 210 Phoenix, Arizona 85018
13 14 15 16 17 18 19 20 21 22	Mary Butterfield, Consumer Affairs Assistant Director Catherine M. O'Neil, Consumer Legal Affairs Officer Steve Fromholtz, Licensing Supervisor Charles Gregory, Investigations Supervisor Randy Markham, Investigator Department of Insurance 2910 North 44 th Street, Suite 210 Phoenix, Arizona 85018